

PATENT

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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| Inventors | : | GRAFF, Richard A. |
| Serial No. | : | 10/580,083 |
| International Application No. | : | PCT/US2004/039041 |
| Filed | : | 19 November 2004 |
| For | : | COMPUTER CONTROL OF NON-DEBT FUNDING SYSTEM FOR HOME FINANCE |
| Group Art Unit | : | |
| Examiner | : | |

MS: PCT Missing Parts
Commissioner of Patents
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Alexandria, VA 22313-1450

DECLARATION AND POWER OF ATTORNEY

S I R :

With respect to the above-identified enclosed Patent Application, as a below-named inventor, I hereby respectfully declare that: the residence, address, and citizenship are as stated below; I believe that I am the original and first inventor of the subject matter which is claimed and for which a patent is sought in the above-referenced specification; I have reviewed and understand the contents of the above-identified specification, including the claims; we acknowledge the duty to disclose information which is material to the examination of this application in accordance with Title 37, Code of Federal Regulations §1.56(a); and that all statements made on my own knowledge are true and all statements made on information and belief are believed to be true, and further that these statements are made with the knowledge that willful false statements and the like so made

are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

I hereby appoint as our attorney, with full powers of inspection, substitution, revocation, and power to appoint associate attorneys, Peter K. Trzyna (Reg. No. 32,601 and a member of the Illinois, New York, and Washington D.C. bars).

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I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful false statement may jeopardize the validity of the application or any patent issued thereon.

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